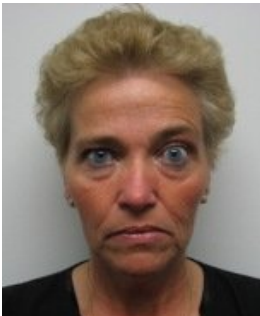


**OFFICE OF ATTORNEY GENERAL****INSURANCE FRAUD SECTION**
TOM CORBETT • ATTORNEY GENERAL
NEWSLETTER**FALSE IDENTITY****Beaver County Woman Accused
of Medical Identity Theft of \$105,000**

Eleanor Justice-Murphy was arrested on July 8, 2009, in Beaver County and charged with two counts of Insurance Fraud (F3 & M1) and one count of Theft by Deception (F3).

According to the Criminal Complaint, Justice-Murphy, a resident of West Virginia, was hired by the Aliquippa Hospital in August of 2006. When enrolling in the health benefits provided by the hospital, Justice-Murphy listed Michael LaSavage as her spouse. LaSavage became ill after his enrollment in the benefits program and subsequently died from cancer in May of 2008. The Coventry Insurance Company paid \$105,465.59 in health benefits on behalf of Michael LaSavage. It is alleged that Justice-Murphy misrepresented Michael LaSavage as her husband so that LaSavage would have health insurance. Justice-Murphy was reportedly married to another man.

False Claim Lands Lancaster County Man in Jail

Robert Wilson pled guilty to one count of Criminal Attempt/Theft by Deception (F3) in Lancaster County.

Robert Wilson is the owner of the Jackson Heights Construction Company. Wilson leased five construction trailers from Keens Services. While in Wilson's custody, the trailers were sprayed with graffiti. Wilson filed a fraudulent claim with the Donegal Mutual Insurance Company to repair the leased trailers. In support of his claim, Wilson submitted a false invoice indicating that the trailers were sandblasted and refinished in an attempt to obtain \$4,637.50. The leased trailers were, in fact, repainted by the owner at minimal cost and not by Wilson.

On July 6, 2009, Robert Wilson was sentenced to serve 9 to 23 months incarceration and ordered to perform 75 hours of community service, pay a fine of \$250 and all court costs.



- On July 1, 2009, Charles Eckardt, Jr., Barton Sacks and Fred Milbert were arrested in Montgomery County. According to the Criminal Complaint, the Department of Insurance suspended Eckardt's license to do business as an agent on March 14, 2005, as a result of his 2004 convictions on Insurance Fraud and Conspiracy. Eckardt's license was not reinstated. Notwithstanding the suspension of his license, Eckardt allegedly continued to solicit, negotiate, and sell insurance until December of 2007.

The Complaint stated that in December of 2004, Eckardt became an "outside producer" for the Union One Insurance Group. Defendant, Fred Milbert, was the managing partner of Union One during that time. The Complaint further stated that in late 2007, Eckardt also began placing new insurance business with the Sidney Sacks Insurance Agency. Defendant, Barton Sacks was the owner of that agency during that time. It is alleged that during that period, Eckardt received at least \$73,000 in commissions from the Union One Insurance Group and that over a period of six months, Eckardt generated approximately \$200,000 worth of business with the Sidney Sacks Insurance Agency and was paid approximately \$26,500 in commissions.

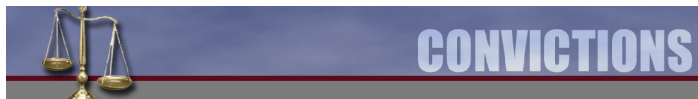
Charles Eckardt, Jr. has been charged with two counts of Unlicensed Insurance Activity (F3) and Barton Sacks and Fred Milbert have been charged with one count of Doing Business with Unlicensed Persons (M3).

- On July 23, 2009, Matthew Bennett was arrested in Cambria County. According to the Criminal Complaint, Bennett called the Allstate Insurance Company on September 13, 2008 at approximately 4:56 pm and added collision coverage to his policy on his Neon. Six days later, Bennett contacted Allstate and reported that his Neon was involved in an accident on the 14th of September. It is alleged that the accident occurred on September 13th at approximately 3:00 am prior to Bennett adding the collision

coverage to his policy. Matthew Bennett has been charged with one count of Insurance Fraud (F3) and one count of Criminal Attempt/Theft by Deception (F3).

- On July 31, 2009, Lori Banks was arrested in Allegheny County. According to the Criminal Complaint, Banks obtained automobile insurance on February 25, 2008, with the Infinity Insurance Company for her Jeep. During the application process, Banks stated that none of her vehicles had any unrepaired damage. However, according to the Criminal Complaint, the Jeep was involved in an accident on February 16, 2008, while being operated by Banks' boyfriend, an excluded driver. The vehicle was undriveable and was towed to a repair shop where it remained until it was towed from the repair shop at the request of Infinity Insurance. Nonetheless, on May 12, 2008, Banks allegedly called in a claim to Infinity reporting the vehicle was involved in an accident on that date. Lori Banks has been charged with three counts of Insurance Fraud (2-F3 & 1-M1) and one count of Criminal Attempt/Theft by Deception (F3).
- On July 30, 2009, Samuel Rush was arrested in Bedford County. According to the Criminal Complaint, Rush's wife was involved in an automobile accident. At the time of the accident, the vehicle only had liability coverage through the Geico Insurance Company. Following the accident, Rush called Geico and added full coverage to the vehicle. Rush subsequently filed a claim for damage to the vehicle. It is alleged that Rush misrepresented the date and time of the accident in an attempt to bring it within the newly obtained coverage period. Samuel Rush has been charged with one count of Insurance Fraud (F3) and one count of Criminal Attempt/Theft by Deception (M1).
- On July 28, 2009, Atiq Rehman was arrested in Delaware County. According to the Criminal Complaint, Rehman began collecting workers' compensation benefits shortly after he was injured on August 13, 2007. During October and December of 2007, Rehman submitted two sets of Labor & Industry forms to the Continental Indemnity Insurance Company stating that he was not employed and had not experienced any change in his

physical condition since the injury. It is alleged that Rehman worked for two different plumbing contractors at the same time he was being paid workers' compensation disability lost wage benefits. Atiq Rehman has been charged with two counts of Workers' Compensation Insurance Fraud (F3) and one count of Theft by Deception (M1).



- Serge Jeanty entered an open guilty plea to one count of Conspiracy (F3), three counts of Insurance Fraud (F3) and Theft by Deception (F3) and one count of Insurance Fraud (M1) in Bucks County. Jeanty was one of five defendants who conspired to obtain PA automobile insurance policies for individuals living in New York City through the use of various insurance companies including the Lincoln General Insurance Company and the American Independent Insurance Company. On July 15, 2009, Serge Jeanty was sentenced to serve 3 years probation, ordered to perform 50 hours of community service and pay all court costs.
- Otuechere Obioma entered an open guilty plea to five counts of Insurance Fraud (2-F3 & 3-M1), two counts of Identity Theft (F3) and three counts of Tampering with Public Records (F3), False Swearing (M2), Unsworn Falsification (M2), False Application for Title (M1) and Altered/Forged Documents (M2) in Bucks County. Obioma obtained three separate automobile insurance policies in Pennsylvania; one from Lincoln General, Encompass and Liberty Mutual. Obioma submitted a fraudulent policy application to each company misrepresenting that he was living in Pennsylvania. In addition, Obioma titled three separate vehicles with PennDOT and obtained a PA driver's license with fraudulent PA addresses. On July 15, 2009, Otuechere Obioma was sentenced to serve 3 years probation and ordered to pay all court costs.
- Yohana Matute-Melgar pled guilty to one count of Insurance Fraud (M1) in Dauphin County. Matute-Melgar's auto policy with the

Travelers Insurance Company had been cancelled for non-payment. Following an accident, Matute-Melgar contacted Travelers and reinstated her policy, fraudulently asserting there had been no accidents since the cancellation of her policy. On July 15, 2009, Yohana Matute-Melgar was sentenced to serve 2 years probation and ordered to pay restitution and all court costs.

- Kelly Crockett-Manzella pled guilty to one count of Act 64 Drug Violations (F) in Allegheny County. Crockett-Manzella fraudulently used an office computer to print out unauthorized prescriptions for Vicodin on various dates between December 2006 and September 2007 while employed for a doctor. Crockett-Manzella used the doctor's signature stamp to endorse the prescriptions, had them filled and subsequently billed to her Highmark prescription insurance. On July 22, 2009, Kelly Crockett-Manzella was sentenced to serve 2 years probation and ordered to perform 100 hours of community service, attend drug/alcohol evaluation, and pay a fine of \$750 and all court costs.
- Linda Savage pled guilty to one count of Criminal Attempt/Theft by Deception (F3) in Fayette County. Savage filed a fraudulent uninsured motorist claim with the Allstate Insurance Company. Savage misrepresented she was injured in a two vehicle accident in an attempt to obtain uninsured motorist benefits for pain and suffering when she was actually the at-fault driver in a single vehicle accident. On July 15, 2009, Linda Savage was sentenced to serve 2 years probation and ordered to perform 50 hours of community service, pay a fine of \$500 and all court costs.
- Moncy Joy pled guilty to one count of Criminal Attempt/Theft by Deception (M1) in Bucks County. Joy misrepresented the date of a collision to the Geico Insurance Company in an effort to obtain coverage. On July 29, 2009, Moncy Joy was sentenced to serve 18 months probation and ordered to pay all court costs.

During the month of July, seven additional defendants received Accelerated Rehabilitative Disposition (ARD).